

STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES

Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Enforcement Case No. 05-3962

Gary L. Singer  
License No. 0254698

Respondent  
\_\_\_\_\_ /

*Issued and entered*  
on May 11, 2006  
*by Linda A. Watters*  
*Commissioner*

**CONSENT ORDER AND STIPULATION**

**A. Findings of Fact and Conclusions of Law**

1. At all pertinent times, Gary L. Singer, "Respondent" was a licensed resident insurance producer, transacting business in the State of Michigan since May 30, 2001 in the areas of life, accident and health.
2. As a licensee, Respondent knew or had reason to know that Section 2003(f) of the Michigan Insurance Code ("Code") prohibits making a misrepresentation for the purpose of inducing or tending to induce the lapse, forfeiture, exchange, conversion or surrender of an insurance policy.
3. Respondent further knew or had reason to know that Section 1239(1)(h) of the Code prohibits producers from using fraudulent, coercive, or dishonest practices or demonstrating incompetence, untrustworthiness, or financial irresponsibility in the conduct of business in this state or elsewhere.
4. Respondent has pled guilty to two felony violations of MCL 750.218(5)(a) in violation of 1239(1)(f) and 1239(1)(h) of the Code.

5. Respondent's actions as shown above, are in violation of Sections 1239(1)(l), 1239(1)(h), and 2005(f) of the Michigan Insurance Code, therefore Respondent's insurance producer is subject to revocation.

#### B. ORDER

Based on the findings of fact and conclusions of law above and Respondent's stipulation, it is ORDERED that:

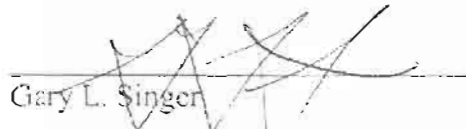
1. Respondent shall immediately cease and desist from operating in such a manner as to violate Sections 2005(f), 1239(1)(f), and 1239(1)(h) of the Michigan Insurance Code.
2. The license of Gary L. Singer is hereby **REVOKED**.



Linda A. Watters Commissioner

### C. STIPULATION

I have read and understand the consent order above. I agree that the commissioner has jurisdiction and authority to issue this consent order pursuant to the Insurance Code. I waive the right to a hearing in this matter if this consent order is issued. I understand that this stipulation and consent order will be presented to the Commissioner for approval and the Commissioner for approval and the Commissioner may or may not issue this consent order. I waive any objection to the Commissioner deciding this case following a hearing in the event the consent order is not approved. I neither admit nor deny the facts set forth in the above consent order but agreed to the entry of the order.

  
\_\_\_\_\_  
Gary L. Singer

Dated: 4-27-06

The Office of Financial and Insurance Services staff approves this stipulation and recommends that the Commissioner issue the above consent order.

  
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Joyce A. Karr

Deputy Commissioner